



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

F.N.B. CORPORATION

BHC Name

City/State [PITTSBURGH, PA](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [37,406,970](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

F.N.B. CORPORATION
ONE NORTH SHORE CENTER

PITTSBURGH, PA 15212

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	36,584,377			33,864,548			32,208,359			29,126,487					
Net income (\$000)	286,006			387,249			372,858			199,204					
Number of BHCs in peer group	128			125			118			108					
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.59	2.77	31	2.81	3.01	32	2.98	3.08	37	2.97	2.92	45			
+ Non-interest income	0.72	1.21	29	0.81	1.32	31	0.80	1.31	28	0.84	1.35	27			
- Overhead expense	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21	2.33	2.72	30			
- Provision for credit losses	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73	0.21	0.16	77			
+ Securities gains (losses)	0	0.02	33	0	0.01	48	0	0	62	0.02	0.01	82			
+ Other tax equivalent adjustments	0	0	48	0	0	13	0	0	5	0	0	47			
= Pretax net operating income (tax equivalent)	0.97	1.04	41	1.43	1.56	37	1.44	1.57	37	1.29	1.43	33			
Net operating income	0.78	0.81	41	1.14	1.19	41	1.16	1.24	36	0.68	0.89	30			
Net income	0.78	0.82	40	1.14	1.19	41	1.16	1.24	36	0.68	0.90	29			
Net income (Subchapter S adjusted)				1.18			1.17			1.42			0.99		
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.58	3.55	48	4.34	4.41	47	4.27	4.24	52	3.95	3.80	61			
Interest expense	0.64	0.52	70	1.12	1.08	61	0.85	0.86	56	0.53	0.60	53			
Net interest income (tax equivalent)	2.93	3.01	39	3.22	3.33	39	3.43	3.38	43	3.42	3.19	55			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.24	0.27	58	0.12	0.21	45	0.26	0.22	70	0.22	0.24	58			
Earnings coverage of net loan and lease losses (X)	7.78	22.91	36	18.19	24.40	58	9.02	21.75	31	9.54	19.67	40			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.43	1.58	44	0.84	0.83	51	0.81	0.90	39	0.84	0.98	36			
Allowance for loan and lease losses / Total loans and leases	1.42	1.55	44	0.84	0.81	53	0.81	0.89	41	0.83	0.96	37			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.70	0.71	55	0.45	0.57	39	0.51	0.61	41	0.54	0.72	39			
30-89 days past due loans and leases / Total loans and leases	0.28	0.39	43	0.41	0.43	55	0.45	0.44	57	0.61	0.47	75			
Liquidity and Funding															
Net noncore funding dependence	3.44	3.20	55	17.34	14.45	63	21.30	16.62	68	20.11	17.03	62			
Net short-term noncore funding dependence	1.86	-4.76	72	13.54	3.38	80	19.64	4.66	87	17.79	4.83	85			
Net loans and leases / Total assets	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45	66.57	62.73	47			
Capitalization															
Tier 1 leverage ratio	7.83	9.13	11	8.20	9.76	11	7.87	9.71	7	7.58	9.53	8			
Holding company equity capital / Total assets	13.26	11.16	79	14.11	12.43	71	13.92	12.22	74	14.03	11.94	79			
Total equity capital (including minority interest) / Total assets	13.26	11.29	79	14.11	12.57	71	13.92	12.27	74	14.03	12.01	79			
Common equity tier 1 capital / Total risk-weighted assets	9.84	12.38	9	9.40	12.17	6	9.19	12.12	4	8.88	12.19	3			
Net loans and leases / Equity capital (X)	5.09	5.58	41	4.74	5.21	41	4.77	5.29	38	4.74	5.27	37			
Cash dividends / Net income	57.68	42.30	73	42.67	33.12	70	44.19	27.31	84	75.63	31.29	91			
Cash dividends / Net income (Subchapter S adjusted)				-0.65			-12.02			17.36			47.52		
Growth Rates															
Assets	8.05	16.68	25	4.55	9.26	40	5.40	7	52	43.82	8.28	93			
Equity capital	1.55	6.99	24	5.97	10.49	35	4.52	7.89	47	71.46	10.18	94			
Net loans and leases	9.10	9.07	61	5.22	9.10	44	5.16	7.89	39	41.80	9.38	94			
Noncore funding	-46.13	-12.18	10	-13.39	6.59	21	15.81	10.67	66	42.76	5.59	84			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	11.20	13.56	57	5.27	13.04	42	3.63	13.37	36	3.84	12.69	41			
Equity investment in subsidiaries / Equity capital	104.16	102.81	62	106	103.22	68	105.27	103.10	65	104.85	102.10	66			
Cash from ops + noncash items + op expense / Op expense + dividends	158.71	147.24	66	93.67	190.27	12	86.97	174.91	11	96.01	148.20	22			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	971,755	1,067,818	1,006,351	850,406		-9.00	106.07
Income from lease financing receivables.....	18,370	16,541	15,600	11,461		11.06	74.79
Fully taxable income on loans and leases.....	972,972	1,059,925	997,869	845,768		-8.20	105.24
Tax-exempt income on loans and leases.....	17,153	24,434	24,082	16,099		-29.80	113.66
Estimated tax benefit on income on loans and leases.....	4,379	6,097	6,102	8,430		-28.19	3.08
Income on loans and leases (tax equivalent).....	994,504	1,090,456	1,028,053	870,297		-8.80	104.49
Investment interest income (tax equivalent).....	146,362	166,281	154,069	127,773		-11.98	115.30
Interest on balances due from depository institutions.....	1,910	4,382	1,307	894		-56.41	1532.48
Interest income on other earning assets.....	13,736	18,663	15,592	128		-26.40	
Total interest income (tax equivalent).....	1,156,512	1,279,782	1,199,021	999,092		-9.63	108.59
Interest on time deposits of \$250K or more	13,710	20,110	13,393	3,741		-31.82	
Interest on time deposits < \$250K.....	59,115	83,721	59,909	32,182		-29.39	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	60,046	112,770	68,883	35,622		-46.75	542.27
Interest on other borrowings and trading liabilities.....	57,622	97,796	82,184	49,916		-41.08	405.81
Interest on subordinated debt and mandatory convertible securities	17,730	15,383	13,340	12,431		15.26	196.79
Total interest expense.....	208,223	329,780	237,709	133,892		-36.86	328.68
Net interest income (tax equivalent).....	948,289	950,002	961,312	865,200		-0.18	87.46
Non-interest income.....	263,814	274,088	256,061	244,650		-3.75	65.77
Adjusted operating income (tax equivalent)	1,212,103	1,224,090	1,217,373	1,109,850		-0.98	82.27
Overhead expense.....	734,672	694,700	691,069	679,658		5.75	89.30
Provision for credit losses.....	121,752	44,561	61,227	61,073			201.06
Securities gains (losses)	282	70	34	5,916		302.86	-65.69
Other tax equivalent adjustments	0	-1	-540	0			
Pretax net operating income (tax equivalent).....	355,961	484,937	465,111	375,035		-26.60	50.02
Applicable income taxes	57,485	83,567	79,523	157,065		-31.21	-17.87
Tax equivalent adjustments	12,470	14,121	12,730	18,766		-11.69	63.31
Applicable income taxes (tax equivalent).....	69,955	97,688	92,253	175,831		-28.39	-9.89
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	286,006	387,249	372,858	199,204		-26.14	79.15
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	286,006	387,249	372,858	199,204		-26.14	79.15
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	286,006	387,249	372,858	199,204		-26.14	79.15
Investment securities income (tax equivalent).....	146,362	166,281	154,069	127,773		-11.98	115.30
US Treasury and agency securities (excluding mortgage-backed securities)	7,189	12,937	11,509	9,603		-44.43	-15.16
Mortgage-backed securities	99,044	113,099	107,011	87,531		-12.43	101.25
All other securities	40,129	40,245	35,549	30,639		-0.29	289.86
Cash dividends declared.....	164,956	165,221	164,754	150,659		-0.16	78.23
Common	156,915	157,180	156,713	142,618		-0.17	85.67
Preferred.....	8,041	8,041	8,041	8,041		0.00	0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.16	3.27	41	3.78	4	31	3.72	3.87	40	3.43	3.47	48			
Less: Interest expense	0.57	0.48	68	0.97	0.98	55	0.74	0.79	54	0.46	0.55	48			
Equals: Net interest income (tax equivalent)	2.59	2.77	31	2.81	3.01	32	2.98	3.08	37	2.97	2.92	45			
Plus: Non-interest income	0.72	1.21	29	0.81	1.32	31	0.80	1.31	28	0.84	1.35	27			
Equals: adjusted operating income (tax equivalent)	3.31	4.04	18	3.61	4.41	17	3.78	4.46	16	3.81	4.33	22			
Less: Overhead expense	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21	2.33	2.72	30			
Less: Provision for credit losses.....	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73	0.21	0.16	77			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	96	0	0	98	0	0	96	0.01	0	97			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0	0.01	35	0	0	61	0.01	0.01	73			
Plus: other tax equivalent adjustments	0	0	48	0	0	13	0	0	5	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.97	1.04	41	1.43	1.56	37	1.44	1.57	37	1.29	1.43	33			
Less: Applicable income taxes (tax equivalent).....	0.19	0.23	37	0.29	0.36	30	0.29	0.33	34	0.60	0.55	55			
Less: Minority interest.....	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.78	0.81	41	1.14	1.19	41	1.16	1.24	36	0.68	0.89	30			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.78	0.82	40	1.14	1.19	41	1.16	1.24	36	0.68	0.90	29			
Memo: Net income (last four quarters)	0.78	0.82	40	1.14	1.19	41	1.16	1.24	35	0.68	0.91	28			
Net income-BHC and noncontrolling (minority) interest	0.78	0.83	40	1.14	1.20	41	1.16	1.25	36	0.68	0.91	29			
Margin Analysis															
Average earning assets / Average assets	88.40	92.32	10	87.14	91.05	11	87.09	91.48	10	86.83	91.61	9			
Average interest-bearing funds / Average assets.....	63.65	64.06	49	66.97	65.57	58	66.95	65.56	63	66.94	65.75	60			
Interest income (tax equivalent) / Average earning assets	3.58	3.55	48	4.34	4.41	47	4.27	4.24	52	3.95	3.80	61			
Interest expense / Average earning assets	0.64	0.52	70	1.12	1.08	61	0.85	0.86	56	0.53	0.60	53			
Net interest income (tax equivalent) / Average earning assets	2.93	3.01	39	3.22	3.33	39	3.43	3.38	43	3.42	3.19	55			
Yield or Cost															
Total loans and leases (tax equivalent).....	3.91	4.27	31	4.77	5.09	32	4.75	4.95	43	4.44	4.52	55			
Interest-bearing bank balances	0.39	0.27	82	4.56	2.04	96	2.61	1.64	95	1.08	1.05	56			
Federal funds sold and reverse repos		0.68			2.44			2.17		0.70	1.41	17			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	3.54	3.51	49	4.29	4.36	46	4.23	4.20	52	3.88	3.73	60			
Investment securities (tax equivalent)	2.40	2.25	66	2.59	2.76	38	2.43	2.68	30	2.30	2.47	37			
US Treasury and agency securities (excluding mortgage-backed securities)	0.93	1.75	16	2.07	2.32	38	1.67	2.05	20	1.50	1.62	40			
Mortgage-backed securities	2.31	2.05	74	2.39	2.61	20	2.25	2.50	19	2.01	2.23	27			
All other securities	3.54	3.24	67	3.57	4.06	41	3.44	4.20	38	3.83	3.66	58			
Interest-bearing deposits	0.49	0.53	51	1.04	1.10	47	0.84	0.81	60	0.47	0.49	50			
Time deposits of \$250K or more	1.71	1.42	80	1.99	1.96	47	1.46	1.44	50						
Time deposits < \$250K	1.71	1.36	79	1.99	1.82	59	1.47	1.29	60						
Other domestic deposits	0.40	0.36	64	0.89	0.93	49	0.57	0.67	46						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.70	0.62	71	2.11	1.86	61	1.75	1.51	61	0.99	0.94	56			
Other borrowed funds and trading liabilities	1.79	1.50	66	2.31	2.38	45	1.95	2.28	29	1.32	1.77	27			
All interest-bearing funds	0.89	0.74	70	1.45	1.49	54	1.10	1.19	52	0.69	0.82	44			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	263,814	274,088	256,061	244,650	
Fiduciary activities income	31,249	27,885	25,818	23,121	
Service charges on deposit accounts - domestic	55,057	70,176	74,480	73,417	
Trading revenue.....	-2,209	2,759	2,088	-1,080	
Investment banking fees and commissions.....	16,738	16,382	17,545	15,286	
Insurance activities revenue.....	24,595	20,897	18,312	19,063	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	-9,866	3,169	5,677	5,275	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	71,985	34,953	12,667	20,007	
Other non-interest income.....	76,265	97,867	99,474	89,561	
Total overhead expenses	734,672	694,700	691,069	679,658	
Personnel expense.....	405,115	374,556	369,630	326,893	
Net occupancy expense.....	121,708	117,984	115,109	103,148	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	13,362	14,167	15,652	17,517	
Other operating expenses.....	194,487	187,993	190,678	232,100	
Fee income on mutual funds and annuities.....	16,738	16,383	17,545	15,286	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	4,077	4,066	4,266	4,626	
Average personnel expense per employee.....	99.37	92.12	86.65	70.66	
Average assets per employee.....	8,973.36	8,328.71	7,550.01	6,296.26	

BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	6.34	2.02	89	5.98	2.72	80	6.85	3.08	82	6.25	2.85	80		
Overhead expenses / Net Interest Income + non-interest income	61.24	62.28	47	57.41	61.29	38	57.39	60.88	29	62.29	63.61	40		
Percent of Average Assets														
Total overhead expense	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21	2.33	2.72	30		
Personnel expense.....	1.11	1.30	28	1.11	1.41	24	1.15	1.44	23	1.12	1.42	22		
Net occupancy expense.....	0.33	0.26	79	0.35	0.28	74	0.36	0.28	76	0.35	0.29	71		
Other operating expenses.....	0.57	0.94	17	0.60	0.97	15	0.64	0.97	15	0.86	1	42		
Overhead less non-interest income	1.29	1.25	49	1.24	1.32	42	1.35	1.38	44	1.49	1.34	62		
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	60.61	61.82	48	56.75	60.64	39	56.77	60.37	31	61.24	62.73	42		
Personnel expense.....	33.42	32.36	51	30.60	32.39	37	30.36	32.51	33	29.45	32.93	29		
Net occupancy expense.....	10.04	6.58	93	9.64	6.52	92	9.46	6.48	92	9.29	6.70	88		
Other operating expenses.....	17.15	22.28	29	16.52	21.20	24	16.95	20.90	26	22.49	22.41	57		
Total non-interest income	21.76	28.83	37	22.39	29.23	44	21.03	28.50	36	22.04	31.08	32		
Fiduciary activities income	2.58	2.09	62	2.28	1.97	63	2.12	2.14	58	2.08	2.38	55		
Service charges on domestic deposit accounts	4.54	3.27	72	5.73	3.88	73	6.12	4.15	75	6.62	4.28	75		
Trading revenue.....	-0.18	1.28	3	0.23	1.18	48	0.17	0.85	53	-0.10	0.90	11		
Investment banking fees and commissions.....	1.38	2.46	48	1.34	3.54	44	1.44	3.42	45	1.38	3.62	44		
Insurance activities revenue.....	2.03	0.41	89	1.71	0.47	86	1.50	0.47	85	1.72	0.55	85		
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44		
Net servicing fees	-0.81	0.01	14	0.26	0.28	65	0.47	0.65	57	0.48	0.60	56		
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44		
Net gain (loss) - sales of loans, OREO, and other assets	5.94	3.92	73	2.86	1.86	72	1.04	1.61	52	1.80	1.67	62		
Other non-interest income.....	6.29	9.65	36	8	10.04	47	8.17	9.86	50	8.07	10.77	40		
Overhead less non-interest income	38.85	31.93	69	34.36	31.06	51	35.73	31.46	57	39.20	31.19	77		
Applicable income taxes / Pretax net operating income (tax equivalent).....	16.15	18.63	29	17.23	20.56	24	17.10	19.04	27	41.88	32.99	75		
Applicable income tax + TE / Pretax net operating income + TE	19.65	21.18	29	20.14	23.23	21	19.83	21.56	27	46.88	37.95	75		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change		
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year	
Real estate loans	16,455,475	15,424,620	15,019,919	14,784,063			6.68	104.56	
Commercial and industrial loans	6,895,530	4,984,528	4,198,595	3,826,141			38.34	183.15	
Loans to individuals	1,371,780	2,078,340	2,122,099	1,768,875			-34.00	6.58	
Loans to depository institutions and acceptances of other banks	0	0	0	0					
Agricultural loans	24,366	29,411	27,427	23,876			-17.15	188.12	
Other loans and leases	865,465	823,334	807,605	688,544			5.12	106.04	
Less: Unearned income	0	0	0	0					
Loans and leases, net of unearned income	25,612,616	23,340,233	22,175,645	21,091,499			9.74	110.02	
Less: Allowance for loan and lease losses	363,107	195,874	179,646	175,380			85.38	155.69	
Net loans and leases	25,249,509	23,144,359	21,995,999	20,916,119			9.10	109.48	
Debt securities that reprice or mature in over 1 year	5,368,735	6,236,680	6,154,999	5,870,070			-13.92	68.39	
Mutual funds and equity securities	0	0	125	1,025				-100.00	
Subtotal	30,618,244	29,381,039	28,151,123	26,787,214			4.21	100.87	
Interest-bearing bank balances	1,010,772	191,939	42,990	70,725			426.61	258.79	
Federal funds sold and reverse repos	0	0	0	0					
Debt securities that reprice or mature within 1 year	962,029	327,675	440,406	135,735			193.59	1132.14	
Trading assets	349,859	149,568	42,427	28,456			133.91	599.48	
Total earning assets	32,940,904	30,050,221	28,676,946	27,022,130			9.62	110.45	
Non-interest-bearing cash and due from depository institutions	381,765	408,340	451,204	408,718			-6.51	84.07	
Premises, fixed assets, and leases	436,182	440,060	329,312	336,540			-0.88	174.19	
Other real estate owned	8,958	25,595	35,102	40,606			-65.00	-76.98	
Investment in unconsolidated subsidiaries	2,213	2,213	3,885	3,885			0.00	24.40	
Intangible and other assets	3,636,992	3,693,197	3,616,176	3,605,756			-1.52	142.80	
Total assets	37,406,970	34,619,626	33,112,625	31,417,635			8.05	113.05	
Quarterly average assets	37,490,089	34,397,878	32,774,583	31,123,613			8.99	119.62	
Average loans and leases (YTD)	25,419,627	22,876,503	21,626,800	19,593,571			11.12	118.08	
Memoranda									
Loans held-for-sale	153,572	50,708	22,415	92,733			202.86	3112.13	
Loans not held-for-sale	25,459,044	23,289,525	22,153,230	20,998,766			9.32	108.84	
Real estate loans secured by 1–4 family	6,934,837	6,627,650	6,450,423	6,332,227			4.63	66.03	
Commercial real estate loans	9,493,080	8,756,336	8,508,319	8,362,451			8.41	147.07	
Construction and land development	1,966,173	1,556,700	1,407,887	1,377,452			26.30	321.76	
Multifamily	406,637	448,563	586,092	587,779			-9.35	43.84	
Nonfarm nonresidential	7,120,270	6,751,073	6,514,340	6,397,220			5.47	130.17	
Real estate loans secured by farmland	27,558	40,634	61,177	89,385			-32.18	10.07	
Total investment securities	6,330,764	6,564,355	6,595,530	6,006,830			-3.56	93.74	
U.S. Treasury securities	600,472	500	500	500				119994.40	1882.02
US agency securities (excluding mortgage-backed securities)	454,818	552,645	717,023	591,252			-17.70	-10.00	
Municipal securities	1,140,206	1,130,788	1,101,261	937,817			0.83	362.31	
Mortgage-backed securities	4,133,372	4,878,496	4,774,861	4,471,566			-15.27	67.36	
Asset-backed securities	0	0	0	0					
Other debt securities	1,896	1,926	1,760	4,670			-1.56	-86.73	
Mutual funds and equity securities	0	0	125	1,025				-100.00	
Available-for-sale securities	3,463,110	3,288,993	3,341,414	2,764,562			5.29	112.39	
U.S. Treasury securities	599,972	0	0	0				1913.60	
US agency securities (excluding mortgage-backed securities)	333,680	376,342	500,164	343,942			-11.34	-9.32	
Municipal securities	32,374	11,027	20,736	21,093			193.59	192.79	
Mortgage-backed securities	2,495,188	2,899,698	2,818,754	2,393,832			-13.95	106.87	
Asset-backed securities	0	0	0	0					
Other debt securities	1,896	1,926	1,760	4,670			-1.56	-86.73	
Mutual funds and equity securities	0	0	0	1,025				-100.00	
Held-to-maturity securities appreciation (depreciation)	105,534	30,123	-99,149	-23,889			250.34	1560.65	
Available-for-sale securities appreciation (depreciation)	83,265	14,073	-59,324	-38,059			491.66		
Structured notes, fair value	0	0	0	0					
Pledged securities	5,785,776	4,779,550	4,152,998	3,755,390			21.05	189.06	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	9,048,464	6,394,730	6,000,998	5,720,030		41.50	195.71
NOW, ATS and transaction accounts	5,420,539	4,887,460	4,869,739	4,916,764		10.91	88.60
Time deposits less brokered deposits) < \$250K.....	3,016,697	3,151,232	3,072,935	2,869,051		-4.27	
MMDA and other savings accounts	10,998,788	8,786,947	7,316,013	7,142,452		25.17	160.39
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	28,484,488	23,220,369	21,259,685	20,648,297		22.67	147.90
Time deposits of \$250K or more	593,798	971,699	975,375	832,903		-38.89	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	402,896	852,950	1,785,780	1,256,017		-52.76	-51.73
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	1,680,000	2,350,000	2,371,057	2,325,047		-28.51	38.84
Other borrowings w/remaining maturity over 1 year	298,454	840,000	135,017	270,015		-64.47	6.58
Brokered deposits < \$250K	51,923	605,045	1,221,140	918,525		-91.42	
Noncore funding	3,027,071	5,619,694	6,488,369	5,602,507		-46.13	-12.46
Trading liabilities	38,421	24,228	36,131	27,081		58.58	-23.93
Subordinated notes and debentures + trust preferred securities.....	516,781	512,621	469,923	495,431		0.81	41.34
Other liabilities	381,306	359,516	250,232	235,125		6.06	292.57
Total liabilities.....	32,448,067	29,736,428	28,504,340	27,008,441		9.12	109.86
Equity Capital							
Perpetual preferred stock (including surplus).....	106,882	106,882	106,882	106,882		0.00	0.00
Common stock.....	3,282	3,274	3,263	3,253		0.24	85.84
Common surplus.....	4,087,396	4,066,614	4,049,457	4,033,567		0.51	126.05
Retained earnings.....	868,205	797,791	575,762	367,658		8.83	256.97
Accumulated other comprehensive income	-38,569	-64,580	-105,604	-83,052			
Other equity capital components	-68,293	-26,783	-21,475	-19,114			
Total holding company equity capital.....	4,958,903	4,883,198	4,608,285	4,409,194		1.55	136.57
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	4,958,903	4,883,198	4,608,285	4,409,194		1.55	136.57
Total liabilities and capital	37,406,970	34,619,626	33,112,625	31,417,635		8.05	113.05
Memoranda							
Non-interest-bearing deposits.....	9,048,464	6,394,730	6,000,998	5,720,030		41.50	195.71
Interest-bearing deposits.....	20,081,745	18,402,383	17,455,202	16,679,695		9.13	109.98
Total deposits.....	29,130,209	24,797,113	23,456,200	22,399,725		17.47	130.76
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,883,198	4,608,285	4,409,194	2,571,617			
Accounting restatements.....	-50,635	0	0	0			
Net income.....	286,006	387,249	372,858	199,204			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	-20,721	11,861	13,539	12,575			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations.....	0	0	0	1,783,424			
Less: Dividends declared	164,956	165,221	164,754	150,659			
Change in other comprehensive income	26,011	41,024	-22,552	-6,967			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	0	0	0	0			
Holding company equity capital, ending balance	4,958,903	4,883,198	4,608,285	4,409,194			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	43.99	36.22	66	44.55	37.78	56	45.36	37.19	61	47.06	35.54	67			
Commercial and industrial loans	18.43	13.52	74	14.40	12.02	62	12.68	12.85	54	12.18	12.62	55			
Loans to individuals	3.67	3.40	64	6	4.20	69	6.41	4.31	70	5.63	4.47	66			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans.....	0.07	0.19	59	0.08	0.24	60	0.08	0.30	61	0.08	0.21	62			
Other loans and leases.....	2.31	4.63	31	2.38	5.01	33	2.44	5	33	2.19	5.10	26			
Net loans and leases.....	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45	66.57	62.73	47			
Debt securities over 1 year.....	14.35	15.55	44	18.01	14.60	69	18.59	14.63	67	18.68	14.83	67			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	25	0	0.06	31			
Subtotal	81.85	78.16	58	84.87	79.65	58	85.02	79.97	55	85.26	79.31	59			
Interest-bearing bank balances	2.70	7.51	17	0.55	3.06	15	0.13	3.04	1	0.23	3.46	5			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	2.57	1.68	76	0.95	1.91	42	1.33	1.96	56	0.43	1.86	27			
Trading assets	0.94	1.01	74	0.43	1.19	66	0.13	1.33	52	0.09	1.34	46			
Total earning assets.....	88.06	91.05	13	86.80	89.53	19	86.60	89.74	17	86.01	89.84	16			
Non-interest cash and due from depository institutions.....	1.02	1.07	46	1.18	1.14	51	1.36	1.21	63	1.30	1.22	56			
Other real estate owned.....	0.02	0.02	66	0.07	0.03	87	0.11	0.04	89	0.13	0.05	87			
All other assets.....	10.92	7.82	86	12.02	9.27	82	12.03	8.98	83	12.69	8.86	87			
Memoranda															
Short-term investments	5.27	11.17	22	1.50	7.63	15	1.46	7.80	16	0.66	8.69	2			
U.S. Treasury securities.....	1.61	0.84	79	0	1.03	25	0	1.04	32	0	1.02	27			
US agency securities (excluding mortgage-backed securities)	1.22	0.63	75	1.60	0.54	86	2.17	0.69	84	1.88	0.75	81			
Municipal securities	3.05	1.69	74	3.27	1.34	81	3.33	1.62	78	2.99	1.60	73			
Mortgage-backed securities	11.05	11.75	48	14.09	11.44	66	14.42	11.13	68	14.23	11.06	67			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0.01	0.42	27	0.01	0.39	26	0.01	0.41	27	0.01	0.38	37			
Loans held-for-sale.....	0.41	0.52	55	0.15	0.39	43	0.07	0.30	36	0.30	0.33	60			
Loans held for investment	68.06	61.72	68	67.27	63.50	46	66.90	63.93	47	66.84	62.63	49			
Real estate loans secured by 1–4 family	18.54	11.91	78	19.14	13.29	73	19.48	13.46	73	20.16	13.44	77			
Revolving	3.35	1.66	82	3.96	2.07	78	4.53	2.27	82	5.24	2.40	86			
Closed-end, secured by first liens	13.95	9.81	72	13.74	10.69	72	13.48	10.57	67	13.38	10.35	68			
Closed-end, secured by junior liens	1.24	0.22	94	1.44	0.28	92	1.48	0.31	94	1.54	0.34	93			
Commercial real estate loans	25.38	22.22	55	25.29	22.23	51	25.70	21.58	53	26.62	19.88	60			
Construction and land development.....	5.26	3.40	76	4.50	3.44	65	4.25	3.51	62	4.38	3.25	64			
Multifamily.....	1.09	3.12	25	1.30	3.01	34	1.77	2.72	42	1.87	2.54	46			
Nonfarm nonresidential	19.03	14.72	65	19.50	14.69	62	19.67	14.44	63	20.36	13.30	69			
Real estate loans secured by farmland.....	0.07	0.33	48	0.12	0.36	53	0.18	0.41	60	0.28	0.32	70			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	64.25	57.15	55	66.09	57.46	54	67.73	56.49	60	70.09	54.84	72			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.08	19.43	76	28.40	20.75	75	29.09	21.10	81	30.02	21.45	80			
Real estate loans secured by 1–4 family.....	4.89	2.64	79	5.88	3.15	81	6.76	3.50	84	7.80	3.77	86			
Revolving	22.19	16.59	72	22.52	17.39	71	22.33	17.39	71	22.22	17.41	69			
Closed-end.....	37.06	34.63	49	37.52	33.52	50	38.37	32.14	52	39.65	29.99	62			
Commercial real estate loans	7.68	5.26	74	6.67	5.09	67	6.35	5.20	61	6.53	4.90	66			
Construction and land development.....	1.44	0.93	72	2.07	0.94	78	2.04	1.02	75	2.03	0.89	78			
1–4 family.....	6.24	4.19	72	4.60	4.02	63	4.31	4.05	59	4.50	3.90	62			
Other.....	1.59	4.96	20	1.92	4.69	30	2.64	4.10	41	2.79	3.84	44			
Multifamily.....	27.80	22.93	61	28.92	22.15	68	29.38	21.40	66	30.33	20.03	72			
Nonfarm nonresidential	9.43	7.68	62	10.30	7.72	67	11.98	8.03	74	12.63	7.58	80			
Owner-occupied.....	18.37	14.95	61	18.62	14.34	65	17.40	13.38	61	17.70	12.45	70			
Other.....	0.11	0.54	47	0.17	0.55	53	0.28	0.63	61	0.42	0.51	70			
Real estate loans secured by farmland.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Loans to depository institutions and acceptances of other banks.....	26.92	22.17	69	21.36	19.53	61	18.93	20.32	48	18.14	20.53	47			
Commercial and industrial loans	5.36	6.13	61	8.90	7.13	67	9.57	7.36	69	8.39	7.61	64			
Loans to individuals	0.03	0.65	55	0.03	0.81	52	0.03	1.02	50	0.03	1.12	45			
Credit card loans	0.10	0.32	58	0.13	0.37	60	0.12	0.46	58	0.11	0.33	59			
Agricultural loans.....	3.38	9.09	31	3.53	9.85	32	3.64	9.66	30	3.26	10.32	28			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	538.75	381.27	79	545.55	391.26	74	583.28	379.80	83	626.46	366.85	92			
Real estate loans secured by 1–4 family.....	227.05	125.03	89	234.41	138.18	83	250.49	137.84	88	268.32	138.55	90			
Revolving	41	17.42	90	48.52	21.26	87	58.23	23.33	93	69.75	25.05	92			
Closed-end.....	186.04	106.14	86	185.89	115.20	81	192.26	112.79	83	198.57	111.69	84			
Commercial real estate loans	310.80	234.65	65	309.70	229.44	64	330.41	219.72	72	354.35	204.45	83			
Construction and land development.....	64.37	35.62	80	55.06	34.95	73	54.67	35.36	71	58.37	32.91	77			
1–4 family.....	12.04	6.34	77	17.06	6.61	83	17.59	7.04	82	18.17	6.16	83			
Other.....	52.34	28.16	82	38	27.32	67	37.08	27.26	66	40.19	26.01	74			
Multifamily.....	13.31	32.74	28	15.86	31.04	37	22.76	27.85	50	24.91	25.95	58			
Nonfarm nonresidential	233.12	155.06	75	238.78	152.10	75	252.98	147.22	80	271.07	137.03	89			
Owner-occupied.....	79.05	52.37	75	85.03	53.07	78	103.15	54.89	83	112.90	51.62	90			
Other.....	154.06	100.54	73	153.75	97.41	73	149.83	91.80	75	158.18	84.09	82			
Real estate loans secured by farmland.....	0.90	3.44	50	1.44	3.60	56	2.38	4.02	63	3.79	3.31	72			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	225.76	139.91	86	176.30	122.02	75	163.05	128.82	66	162.13	126.55	63			
Loans to individuals	44.91	37.47	67	73.51	43.51	71	82.41	42.67	77	74.95	44.83	72			
Credit card loans	0.24	3.30	55	0.27	4.34	53	0.28	5.31	50	0.31	5.73	47			
Agricultural loans.....	0.80	1.88	63	1.04	2.18	64	1.07	2.72	65	1.01	1.88	66			
Other loans and leases.....	28.34	49.54	38	29.12	52.44	37	31.36	51.79	39	29.18	52.78	33			
Supplemental															
Non-owner occupied CRE loans / Gross loans	27.65	27.32	50	27.24	26.45	48	26.42	24.79	51	27.07	23.09	59			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	231.88	183.76	60	224.84	178.57	62	227.56	167.93	67	241.92	156.17	75			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	310.93	240.85	64	309.87	236.10	61	330.70	225.98	72	354.82	210.40	82			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	5.27	11.17	22	1.50	7.63	15	1.46	7.80	16	0.66	8.69	2			
Liquid assets	18.53	26.22	30	17.86	22.44	46	18.21	22.72	49	17.73	24.04	39			
Investment securities	16.92	17.85	46	18.96	16.99	60	19.92	17.27	63	19.12	17.35	58			
Net loans and leases	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45	66.57	62.73	47			
Net loans, leases and standby letters of credit	67.92	62.48	65	67.29	64.84	44	66.81	65.07	41	67	63.89	46			
Core deposits	76.15	70.67	55	67.07	63.09	49	64.20	62.13	43	65.72	61.26	49			
Noncore funding	8.09	14.13	38	16.23	19.36	52	19.59	21.34	55	17.83	22.32	47			
Time deposits of \$250K or more	1.59	2.11	44	2.81	2.94	55	2.95	2.89	56	2.65	2.57	59			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	1.08	1.47	55	2.46	1.94	71	5.39	1.97	84	4	2.23	77			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	1.08	0.54	67	2.46	0.48	85	5.39	0.54	97	4	0.73	94			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	4.49	1.24	88	6.79	3.01	89	7.16	3.67	83	7.40	3.96	81			
Earning assets that reprice within 1 year	51.83	39.38	82	45.68	39.29	71	42.94	40.29	59	42.51	41.61	55			
Interest-bearing liabilities that reprice within 1 year	6.88	8.20	53	9.02	10.19	50	10.08	10.01	59	19.72	8.46	93			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	44.95	29.11	86	36.66	26.63	78	32.85	27.38	60	22.79	29.77	33			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.44	3.20	55	17.34	14.45	63	21.30	16.62	68	20.11	17.03	62			
Net short-term noncore funding dependence	1.86	-4.76	72	13.54	3.38	80	19.64	4.66	87	17.79	4.83	85			
Short-term investment / Short-term noncore funding	77.60	184.19	22	11.55	77.77	11	8.03	66.46	8	4.15	74.86	1			
Liquid assets - short-term noncore funding / Nonliquid assets	14.40	28.18	34	5.91	16.97	33	0.04	16.04	24	2.30	18.16	29			
Net loans and leases / Total deposits	86.68	79.43	71	93.33	90.31	56	93.77	90.08	59	93.38	90.14	58			
Net loans and leases / Core deposits	88.64	88.34	58	99.67	103.93	48	103.46	105	51	101.30	105.65	48			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	3.83	1.57	83	1.14	0.72	74	-4.14	-0.82	7	-1.09	-0.31	17			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.02	4.31	38	0.53	1.36	33	-2.48	-1.98	38	-1.74	-0.77	23			
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.02		0			-0.05			-0.08					
Percent of Investment Securities															
Held-to-maturity securities	45.30	11.38	92	49.90	12.67	93	49.34	16.19	92	53.98	15.76	94			
Available-for-sale securities	54.70	87.23	8	50.10	85.40	6	50.66	81.88	7	46.02	84.24	5			
U.S. Treasury securities	9.48	4.72	82	0.01	6.15	24	0.01	6.99	31	0.01	6.96	26			
US agency securities (excluding mortgage-backed securities)	7.18	4.01	75	8.42	3.49	81	10.87	4.02	83	9.84	4.42	83			
Municipal securities	18.01	9.83	75	17.23	7.75	80	16.70	9.16	77	15.61	9.31	70			
Mortgage-backed securities	65.29	66.64	49	74.32	67.43	52	72.40	65.45	57	74.44	65.34	62			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0.03	3.01	27	0.03	2.94	26	0.03	2.79	27	0.08	2.57	37			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	24	0.02	0.51	28			
Debt securities 1 year or less	15.20	10.55	78	4.99	11.86	31	6.68	11.91	46	2.26	11.79	17			
Debt securities 1 to 5 years	3.66	17.03	24	5.02	17.94	30	74.28	19.18	97	9.73	18.80	41			
Debt securities over 5 years	81.15	69.86	61	89.99	66.02	84	19.04	64.73	5	87.99	64.73	81			
Pledged securities	91.39	35.67	98	72.81	30.57	94	62.97	33.30	87	62.52	34.58	84			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	279.67	183.32	73	7.49	26.69	47	134.14	6.77	97	6.03	19.19	51			
Investment securities	-3.56	23.62	14	-0.47	11.75	27	9.80	9.42	66	31.46	8.45	86			
Core deposits	22.67	26.88	37	9.22	11.23	58	2.96	7.29	40	39.31	12.19	88			
Noncore funding	-46.13	-12.18	10	-13.39	6.59	21	15.81	10.67	66	42.76	5.59	84			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	9,284,856	8,089,404	7,378,358	6,957,822	
Commit: Secured commercial real estate loans	2,023,686	2,039,629	1,794,757	1,679,226	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	342,332	314,070	263,761	252,784	
Securities underwriting	0	0	0	0	
Standby letters of credit	158,375	149,888	125,506	132,904	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	151	150	150	150	
Credit derivatives - notional amount (holding company as guarantor)	294,438	201,523	140,638	154,163	
Credit derivatives - notional amount (holding company as beneficiary)	142,511	63,526	62,007	79,034	
Credit derivative contracts w/ purchased credit protection-investment grade..	142,511	63,526	62,007	79,034	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	500,640	194,962	55,319	106,572	
Written options contracts (interest rate)	531,484	163,196	47,326	88,107	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	11,011,309	8,934,777	6,635,820	5,195,884	
Futures and forward foreign exchange	54,501	49,734	42,170	15,049	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	920	1,180	
Purchased options contracts (commodity and other)	0	0	920	1,180	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	24.82	22.01	67	23.37	23.52	57	22.28	24.05	54	22.15	24.03	54			
Standby letters of credit	0.42	0.71	44	0.43	0.84	39	0.38	0.92	32	0.42	0.96	33			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	81	0	0.40	78	0	0.62	78	0	0.75	79			
Credit derivatives - notional amount (holding company as guarantor)	0.79	0.35	79	0.58	0.42	73	0.42	0.52	77	0.49	0.30	81			
Credit derivatives - notional amount (holding company as beneficiary)	0.38	0.30	78	0.18	0.52	69	0.19	0.75	75	0.25	0.55	77			
Credit derivative contracts w/ purchased credit protection-investment grade..	0.38	0.25	78	0.18	0.30	75	0.19	0.52	78	0.25	0.19	83			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	32.34	48.62	66	26.99	68.47	57	20.48	65.81	52	17.21	75.35	49			
Interest rate contracts	32.20	34.36	69	26.84	47.31	60	20.35	43.84	55	17.16	53.66	52			
Interest rate futures and forward contracts	1.34	6.21	61	0.56	10.67	52	0.17	11.40	39	0.34	13.82	48			
Written options contracts (interest rate)	1.42	2.18	58	0.47	2.47	49	0.14	2.16	29	0.28	2.60	41			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	29.44	20.83	77	25.81	28.86	70	20.04	26.74	64	16.54	25.60	60			
Foreign exchange contracts	0.15	6.01	59	0.14	10.12	56	0.13	10.92	51	0.05	9.40	44			
Futures and forward foreign exchange contracts	0.15	3.47	61	0.14	5.23	59	0.13	5.22	52	0.05	4.53	46			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0.01	4.08	63	0.01	3.81	61			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	69	0	1.21	67			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	69	0	1.12	66			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	36.53	42.82	60	35.36	45.53	50	34.12	44.93	50	35.51	46.60	47			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	12,097,934	9,342,669	6,782,475	5,407,972	
Interest rate contracts	12,043,433	9,292,935	6,738,465	5,390,563	
Foreign exchange contracts	54,501	49,734	42,170	15,049	
Equity, commodity, and other contracts	0	0	1,840	2,360	
Derivatives Position					
Futures and forwards	555,141	244,696	97,489	121,621	
Written options	531,484	163,196	48,246	89,287	
Exchange-traded	0	0	0	0	
Over-the-counter	531,484	163,196	48,246	89,287	
Purchased options	0	0	920	1,180	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	920	1,180	
Swaps	11,011,309	8,934,777	6,635,820	5,195,884	
Held for trading	9,635,810	7,329,511	5,524,830	4,508,293	
Interest rate contracts	9,581,309	7,279,777	5,480,820	4,490,884	
Foreign exchange contracts	54,501	49,734	42,170	15,049	
Equity, commodity, and other contracts	0	0	1,840	2,360	
Non-traded	2,462,124	2,013,158	1,257,645	899,679	
Interest rate contracts	2,462,124	2,013,158	1,257,645	899,679	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	11,708,961	9,242,998	6,796,236	5,396,849	
One year or less	1,117,049	583,895	182,097	264,001	
Over 1 year to 5 years	4,686,221	3,668,328	2,640,439	1,998,853	
Over 5 years	5,905,691	4,990,775	3,973,700	3,133,995	
Gross negative fair value (absolute value)	40,719	24,840	39,249	29,217	
Gross positive fair value	376,362	154,366	43,560	30,511	
Held for trading	349,859	149,568	42,427	28,456	
Non-traded	26,503	4,798	1,133	2,055	
Current credit exposure on risk-based capital derivative contracts	351,508	150,122	41,069	27,506	
Credit losses on derivative contracts	0	0	0	47	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	99.55	94.10	46	99.47	93.44	50	99.35	92.91	55	99.68	92.20	63			
Foreign exchange contracts	0.45	3.49	60	0.53	3.20	56	0.62	3.39	52	0.28	3.53	43			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0.03	1.93	64	0.04	1.94	62			
Futures and forwards	4.59	14.05	40	2.62	13.49	35	1.44	12.78	27	2.25	13.23	27			
Written options	4.39	8.18	46	1.75	5.91	37	0.71	6.60	20	1.65	6.68	32			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	4.39	7.73	50	1.75	5.10	41	0.71	5.49	24	1.65	5.27	37			
Purchased options	0	3.42	19	0	4.42	18	0.01	4.19	37	0.02	4.73	33			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	0	2.86	21	0	3.35	18	0.01	3.20	41	0.02	3.32	37			
Swaps	91.02	68.76	70	95.63	69.75	75	97.84	70.34	83	96.08	68.94	82			
Held for trading	79.65	43.53	67	78.45	44.16	66	81.46	46.31	62	83.36	46.32	65			
Interest rate contracts	79.20	36.62	78	77.92	37.24	77	80.81	38.40	76	83.04	37.84	80			
Foreign exchange contracts	0.45	1.60	70	0.53	1.60	68	0.62	1.85	64	0.28	2.10	57			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0.03	1.14	75	0.04	1.01	75			
Non-traded	20.35	56.47	32	21.55	55.84	33	18.54	53.69	37	16.64	53.68	34			
Interest rate contracts	20.35	53.82	33	21.55	52.22	34	18.54	50.60	38	16.64	51.23	36			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	96.78	91.48	53	98.93	93.86	62	100.20	94.47	80	99.79	95.63	70			
One year or less	9.23	32.05	34	6.25	32.17	25	2.68	32.51	14	4.88	31.96	16			
Over 1 year to 5 years	38.74	27.06	65	39.26	30.45	64	38.93	31.16	64	36.96	31.85	58			
Over 5 years	48.82	29.56	72	53.42	28.09	77	58.59	28.71	78	57.95	29.43	79			
Gross negative fair value (absolute value)	0.34	1.55	17	0.27	0.83	28	0.58	0.72	42	0.54	0.69	34			
Gross positive fair value	3.11	2.23	71	1.65	1.19	75	0.64	0.85	34	0.56	0.71	36			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	33	0.01	0.06	42	0.02	0.06	51	0.01	0.06	50			
Gross positive fair value (X)	0.14	0.09	79	0.06	0.07	73	0.02	0.06	52	0.01	0.06	49			
Held for trading (X)	0.13	0.07	82	0.06	0.06	77	0.02	0.05	66	0.01	0.05	61			
Non-traded (X)	0.01	0.02	53	0	0.01	45	0	0.01	19	0	0.01	37			
Current credit exposure (X)	0.13	0.06	82	0.06	0.05	74	0.02	0.04	61	0.01	0.04	56			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	93			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	1.30	0.85	77	0.56	0.73	70	0.16	0.53	58	0.12	0.53	53			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	195,874	179,646	175,380	158,059	
Gross losses	80,634	40,534	70,513	59,650	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	20,826	12,201	13,552	15,898	
Net losses	59,808	28,333	56,961	43,752	
Provision for loan and lease losses	121,756	44,561	61,227	61,073	
Adjustments	105,285	0	0	0	
Ending balance	363,107	195,874	179,646	175,380	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73	0.21	0.16	77			
Provision for loan and lease losses / Average loans and leases	0.48	0.82	25	0.19	0.24	50	0.28	0.24	71	0.31	0.28	73			
Provision for loan and lease losses / Net loan and lease losses	203.58	487.86	20	157.28	130.58	73	107.49	134.68	46	139.59	143.18	67			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.43	1.58	44	0.84	0.83	51	0.81	0.90	39	0.84	0.98	36			
Allowance for loan and lease losses / Total loans and leases	1.42	1.55	44	0.84	0.81	53	0.81	0.89	41	0.83	0.96	37			
Allowance for loan and lease losses / Net loans and leases losses (X)	6.07	11.58	44	6.91	8.03	63	3.15	7.54	29	4.01	8.39	41			
Allowance for loan and lease losses / Nonaccrual assets	214.09	299.17	43	243.74	218.72	72	229.81	214.03	65	238.17	178.03	75			
ALLL / 90+ days past due + nonaccrual loans and leases	195.67	244.34	45	160.69	151.73	67	132.05	160.51	52	101.55	136.22	40			
Gross loan and lease losses / Average loans and leases	0.32	0.34	58	0.18	0.28	42	0.33	0.30	67	0.30	0.33	55			
Recoveries / Average loans and leases	0.08	0.07	68	0.05	0.08	42	0.06	0.09	44	0.08	0.09	46			
Net losses / Average loans and leases	0.24	0.27	58	0.12	0.21	45	0.26	0.22	70	0.22	0.24	58			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	51.38	33.98	79	17.30	36.22	18	22.72	41.30	28	30.77	33.49	50			
Earnings coverage of net loan and lease losses (X)	7.78	22.91	36	18.19	24.40	58	9.02	21.75	31	9.54	19.67	40			
Net Loan and Lease Losses By Type															
Real estate loans	0.16	0.04	89	0.02	0.01	65	0.07	0.02	85	0.01	0.02	43			
Real estate loans secured by 1-4 family	0.04	0.01	82	0.05	0.01	84	0.10	0.01	94	0.04	0.03	62			
Revolving	0.08	0.01	81	0.06	0.02	67	0.11	0.03	73	0.04	0.09	44			
Closed-end	0.04	0	81	0.04	0	88	0.10	0.01	94	0.04	0.02	71			
Commercial real estate loans	0.24	0.07	85	0	0.01	27	0.05	0.01	79	-0.03	0.01	13			
Construction and land development	-0.10	0	5	-0.08	-0.01	11	0.03	-0.03	89	-0.04	-0.02	30			
1-4 family	0	0	87	0	0	24	0	-0.01	31	0	0	25			
Other	-0.10	0	2	-0.08	-0.01	10	0.03	-0.02	91	-0.03	-0.01	26			
Multifamily	0.02	0	89	0	0	24	0.16	0	93	-0.01	-0.01	26			
Nonfarm nonresidential	0.34	0.11	87	0.01	0.02	61	0.04	0.02	71	-0.03	0.03	9			
Owner-occupied	0.10	0.02	88	0.01	0.01	70	0.04	0.01	81	-0.01	0.01	12			
Other	0.24	0.08	87	0.01	0.01	65	0.01	0.01	64	-0.02	0.01	11			
Real estate loans secured by farmland	1.10	0.02	99	0.30	0.01	96	-0.19	0	8	0.42	0.01	96			
Commercial and industrial loans	0.35	0.47	46	0.29	0.37	52	0.51	0.31	76	0.66	0.39	81			
Loans to individuals	0.48	1.13	28	0.48	1.17	27	1.03	1.16	57	0.93	1.25	51			
Credit card loans	6.22	2.92	88	4.35	3.11	77	3.52	2.92	60	1.62	2.92	22			
Agricultural loans	-0.18	0.19	4	0	0.08	37	0.21	0.15	75	0	0.18	31			
Loans to foreign governments and institutions	0	0		0			0	0		0					
Other loans and leases	0.38	0.15	82	0.10	0.15	59	0.36	0.14	82	0.20	0.15	68			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	72,483	95,363	99,383	129,073	
90+ days past due loans and leases	15,965	41,533	57,869	99,071	
Nonaccrual loans and leases	169,603	80,363	78,173	73,635	
Total past due and nonaccrual loans and leases	258,051	217,259	235,425	301,779	
Restructured 30–89 days past due	5,401	2,804	4,361	4,548	
Restructured 90+ days past due	1,074	768	976	514	
Restructured nonaccrual	33,105	17,073	11,662	13,357	
Total restructured loans and leases	39,580	20,645	16,999	18,419	
30–89 days past due loans held for sale	181	0	0	0	
90+ days past due loans held for sale	242	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	423	0	0	0	
Restructured loans and leases in compliance	51,887	34,988	30,609	35,570	
Other real estate owned	8,958	25,595	35,102	40,606	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	
Percent of Loans and Leases					
30–89 days past due loans and leases	0.28	0.39	43	0.41	0.43
90+ days past due loans and leases	0.06	0.12	58	0.18	0.15
Nonaccrual loans and leases	0.66	0.66	56	0.34	0.51
90+ days past due and nonaccrual loans and leases	0.72	0.85	47	0.52	0.71
30–89 days past due restructured	0.02	0.01	79	0.01	0.01
90+ days past due restructured	0	0.01	79	0	0.01
Nonaccrual restructured	0.13	0.13	58	0.07	0.14
30–89 days past due loans held for sale	0	0	80	0	0
90+ days past due loans held for sale	0	0	84	0	0
Nonaccrual loans held for sale	0	0.01	38	0	0
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets	0.28	0.40	42	0.41	0.43
90+ days past due assets	0.06	0.12	58	0.18	0.15
Nonaccrual assets	0.66	0.67	55	0.34	0.53
30+ days past due and nonaccrual assets	1.01	1.29	46	0.93	1.19
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.50	0.52	55	0.35	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.52	0.55	53	0.43	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.63	0.60	56	0.42	0.53
Allowance for loan and lease losses	65.25	66.66	55	73.78	115.41
Equity capital + allowance for loan and lease losses	4.45	4.97	49	2.85	4.28
Tier 1 capital + allowance for loan and lease losses	7.59	6.05	68	5.11	5.65
Loans and leases + other real estate owned	0.92	0.97	52	0.62	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.32	0.39	52	0.41	0.38	65	0.52	0.42	70	0.68	0.44	82			
	90+ days past due		0.09	0.16	67	0.21	0.16	78	0.30	0.22	77	0.54	0.26	79			
	Nonaccrual.....		0.70	0.76	55	0.31	0.46	39	0.24	0.57	23	0.32	0.69	23			
Commercial and industrial	30–89 days past due		0.12	0.23	41	0.22	0.31	45	0.21	0.30	45	0.32	0.32	59			
	90+ days past due		0	0.03	38	0.16	0.05	86	0.27	0.05	92	0.36	0.05	93			
	Nonaccrual.....		0.73	0.75	55	0.58	0.83	42	0.89	0.76	63	0.59	0.93	39			
Individuals	30–89 days past due		0.73	0.83	49	0.76	0.83	45	0.56	0.84	32	0.84	0.97	50			
	90+ days past due		0.05	0.14	50	0.05	0.17	47	0.04	0.16	47	0.29	0.19	72			
	Nonaccrual.....		0.16	0.28	51	0.14	0.17	55	0.11	0.23	44	0.13	0.24	51			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0.05				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due		0.06	0.17	62	0.68	0.24	82	0.09	0.17	63	0.29	0.17	71			
	90+ days past due		0	0	44	0.17	0	96	0.21	0	96	0	0	41			
	Nonaccrual.....		0.20	0.49	56	0.10	0.67	50	0.39	0.75	60	0.29	0.96	51			
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0.21	0.18	67	0.56	0.20	82	0.07	0.17	50	0.20	0.20	70			
	90+ days past due		0	0.01	33	0	0.01	64	0	0.01	31	0.01	0.02	69			
	Nonaccrual.....		0.23	0.15	72	0.15	0.13	70	0.22	0.14	73	0.23	0.10	76			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.60	0.65	60	0.68	0.67	61	0.86	0.71	67	0.97	0.74	71			
	90+ days past due	0.21	0.33	76	0.15	0.31	67	0.25	0.46	69	0.46	0.49	74			
	Nonaccrual	0.57	0.89	36	0.30	0.73	21	0.31	0.86	22	0.33	0.97	25			
Revolving	30–89 days past due	0.71	0.48	73	0.85	0.45	86	0.86	0.50	82	0.68	0.61	69			
	90+ days past due	0.20	0.03	90	0.19	0.05	88	0.23	0.05	91	0.24	0.07	85			
	Nonaccrual	0.53	1.13	39	0.27	1	22	0.26	1.17	18	0.24	1.17	20			
Closed-end	30–89 days past due	0.57	0.65	54	0.63	0.70	57	0.86	0.75	64	1.07	0.79	74			
	90+ days past due	0.22	0.38	76	0.14	0.35	63	0.25	0.53	67	0.54	0.57	73			
	Nonaccrual	0.58	0.87	39	0.31	0.70	23	0.33	0.84	26	0.37	0.96	28			
Junior lien	30–89 days past due	0.05	0.02	85	0.05	0.02	78	0.07	0.03	83	0.08	0.03	86			
	90+ days past due	0.01	0	88	0.01	0	82	0.02	0	87	0.02	0	86			
	Nonaccrual	0.05	0.04	61	0.04	0.04	54	0.06	0.06	64	0.06	0.07	56			
Commercial real estate	30–89 days past due	0.12	0.26	42	0.20	0.18	68	0.26	0.17	74	0.46	0.18	88			
	90+ days past due	0.01	0.02	62	0.24	0.03	95	0.35	0.03	98	0.59	0.04	99			
	Nonaccrual	0.79	0.62	69	0.31	0.23	69	0.19	0.28	45	0.31	0.34	51			
Construction and development	30–89 days past due	0.04	0.28	36	0.27	0.28	66	0.15	0.21	52	0.40	0.23	74			
	90+ days past due	0.03	0.01	87	0.07	0.02	86	0.16	0.02	92	0.33	0.03	97			
	Nonaccrual	0.09	0.41	44	0.22	0.20	72	0.26	0.19	70	0.15	0.24	50			
1–4 family	30–89 days past due	0.04	0.03	72	0.03	0.06	60	0.07	0.06	68	0.18	0.07	80			
	90+ days past due	0.03	0	92	0	0	83	0.07	0	98	0.04	0	91			
	Nonaccrual	0	0.03	59	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30–89 days past due	0	0.22	29	0.24	0.20	72	0.08	0.13	55	0.21	0.13	76			
	90+ days past due	0	0	40	0.07	0.01	91	0.10	0.02	87	0.29	0.02	98			
	Nonaccrual	0.08	0.35	50	0.22	0.17	77	0.26	0.15	75	0.15	0.18	59			
Multifamily	30–89 days past due	0.16	0.09	75	0	0.08	19	0.11	0.10	71	0.36	0.07	91			
	90+ days past due	0	0	45	0.18	0	95	0.06	0.01	90	0.08	0.01	93			
	Nonaccrual	1.02	0.11	95	0.22	0.05	89	0.19	0.08	82	0.34	0.10	85			
Nonfarm non-residential	30–89 days past due	0.13	0.23	52	0.20	0.14	74	0.30	0.17	80	0.48	0.17	89			
	90+ days past due	0	0.02	26	0.28	0.03	95	0.41	0.03	98	0.70	0.04	99			
	Nonaccrual	0.97	0.80	62	0.33	0.28	66	0.18	0.30	37	0.34	0.38	47			
Owner Occupied	30–89 days past due	0.09	0.07	65	0.14	0.07	79	0.24	0.09	90	0.38	0.07	99			
	90+ days past due	0	0	33	0.23	0.01	97	0.36	0.01	98	0.41	0.02	99			
	Nonaccrual	0.59	0.27	86	0.19	0.16	61	0.13	0.17	47	0.28	0.21	63			
Other	30–89 days past due	0.05	0.14	48	0.07	0.07	59	0.06	0.07	64	0.10	0.09	65			
	90+ days past due	0	0.01	33	0.05	0.01	85	0.05	0.01	88	0.28	0.02	97			
	Nonaccrual	0.38	0.44	52	0.15	0.10	71	0.05	0.13	42	0.07	0.14	38			
Farmland	30–89 days past due	0.60	0.11	89	2.21	0.23	94	0.79	0.25	86	1.28	0.27	90			
	90+ days past due	0	0	45	4.73	0.01	98	0.43	0.01	95	1.64	0.06	97			
	Nonaccrual	1.90	1.13	75	0	0.84	19	0.05	1.23	41	0	1.07	21			
Credit card	30–89 days past due	0.18	0.95	19	1.64	1.19	74	1.09	1.22	35	0.77	1.08	22			
	90+ days past due	0.94	0.63	66	2.17	0.78	93	0.66	0.73	47	1.15	0.75	68			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Common Equity Tier 1 Capital	Dollar Amount in Thousands														
	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Common stock plus related surplus	4,022,385			4,043,106			4,031,245			4,017,706					
Retained earnings	935,495			797,791			575,762			367,658					
Accumulated other comprehensive income (AOCI)	-38,569			-64,580			-105,604			-83,052					
Common equity tier 1 minority interest	0			0			0			0					
Common equity tier 1 capital before adjustments/deductions	4,919,311			4,776,317			4,501,403			4,302,312					
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,306,193			2,316,278			2,318,459			2,307,675					
Accumulated other comprehensive income-related adjustments	-38,569			-64,580			-105,604			-83,052					
Other deductions from common equity tier 1 capital	0			0			0			0					
Subtotal:	2,651,687			2,524,619			2,288,548			2,077,689					
Adjustments and deductions for common equity tier 1 capital	0			0			0			0					
Common equity tier 1 capital	2,651,687			2,524,619			2,288,548			2,077,689					
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	106,882			106,882			106,882			106,882					
Non-qualifying capital instruments	0			0			0			0					
Tier 1 minority interest not included in common equity tier 1 capital	0			0			0			0					
Additional tier 1 capital before deductions	106,882			106,882			106,882			106,882					
Less: Additional tier 1 capital deductions	0			0			0			0					
Additional tier 1 capital	106,882			106,882			106,882			106,882					
Tier 1 Capital	2,758,569			2,631,501			2,395,430			2,184,571					
Tier 2 Capital															
Tier 2 capital instruments and related surplus	316,331			343,516			296,533			302,690					
Non-qualifying capital instruments	0			0			0			0					
Total capital minority interest not included in tier 1 capital	0			0			0			0					
Allowance for loan and lease losses in tier 2 capital	248,675			198,709			182,551			178,820					
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity										191					
Tier 2 capital before deductions	565,006			542,225			479,084			481,701					
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0			0			0			0					
Tier 2 capital	565,006			542,225			479,084			481,701					
Exited advanced approach tier 2 capital															
Total capital	3,323,575			3,173,726			2,874,514			2,666,272					
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	37,557,380			34,397,878			32,774,583			31,123,613					
Less: Deductions from common equity tier 1 capital	2,306,194			2,316,278			2,318,459			2,307,675					
Less: Other deductions	0			0			0			0					
Total assets for leverage ratio	35,251,186			32,081,600			30,456,124			28,815,938					
Total risk-weighted assets	26,947,949			26,866,340			24,900,206			23,403,622					
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	9.84	12.35	10	9.40	12.11	7	9.19	12.09	5	8.88	12.16	4			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	10.24	13.08	5	9.79	12.78	6	9.62	12.85	4	9.33	12.95	2			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	12.33	15.23	5	11.81	14.36	6	11.54	14.45	4	11.39	14.63	4			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	7.83	9.13	11	8.20	9.76	11	7.87	9.71	7	7.58	9.53	8			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		380			511			710			5,310					-25.64	-93.38
Total property and casualty assets		0			0			0			0						
Reinsurance recoverables (P/C)																	
Total life and health assets		380			511			710			5,310					-25.64	-93.38
Reinsurance recoverables (L/H)		0			0			0			0						
Separate account assets (L/H)																	
Total insurance underwriting equity		374			425			492			1,917					-12.00	-77.44
Total property and casualty equity		0			0			0			0						
Total life and health equity		374			425			492			1,917					-12.00	-77.44
Total insurance underwriting net income		-51			33			175			277						
Total property and casualty		0			0			0			0						
Total life and health		-51			33			175			277						
Claims and claims adjusted expense reserves (P/C)		0			0			0			0						
Unearned premiums (P/C)		0			0			0			0						
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		24,595			20,897			18,312			19,063					17.70	51.17
Other insurance activities income		24,476			20,736			16,415			16,413					18.04	87.94
Insurance and reinsurance underwriting income		119			161			1,897			2,650					-26.09	-96.34
Premiums		119			161			1,897			2,650					-26.09	-96.34
Credit related insurance underwriting		119			161			1,897			2,650					-26.09	-96.34
Other insurance underwriting		0			0			0			0						
Insurance benefits, losses, expenses		46			3			1,495			2,032					1433.33	-98.00
Net assets of insurance underwriting subsidiaries		0			0			0			0						
Life insurance assets		552,424			546,720			539,764			529,884					1.04	77.65
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	BHC	0	80	BHC	0	0.01	BHC	0	0.01	BHC	0.02	BHC	0.01	BHC	78		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	Peer # 1	53.67	17	Peer # 1	51.47	18	Peer # 1	56.12	15	Peer # 1	52.23	16	Peer # 1	52.23	16		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	Pct	46.33	82	Pct	48.53	81	Pct	43.88	84	Pct	100	47.77	Pct	83	83		
Separate account assets (L/H) / Total life assets	Pct	11.24	43	Pct	7.26	42	Pct	8.53	44	Pct	0	2.52	Pct	45	45		
Insurance activities revenue / Adjusted operating income		2.03	0.41		89	1.71		0.47	86		1.50		0.47	85	1.72	0.55	85
Premium income / Insurance activities revenue		0.48	2.84		83	0.77		7.32	76		10.36		4.86	84	13.90	4.64	84
Credit related premium income / Total premium income		100	38.23		81	100		34.91	83		100		44.54	78	100	43.04	79
Other premium income / Total premium income		0	61.77		18	0		65.09	16		0		55.46	21	0	56.96	20
Insurance underwriting net income / Consolidated net income		-0.02	0.03		3	0.01		0.08	77		0.05		0.08	83	0.14	0.04	88
Insurance net income (P/C) / Equity (P/C)			15.59					19.86					15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		-13.64	3.62		7	7.76		5.13	55		35.57		1.99	88	14.45	-2.99	80
Insurance benefits, losses, expenses / Insurance premiums		38.66	447.82		31	1.86		233.61	18		78.81		160.49	38	76.68	127.33	44
Reinsurance recovery (P/C) / Total assets (P/C)			0.07			0.15					0.17			0.48			
Reinsurance recovery (L/H) / Total assets (L/H)		0	0		50	0		0.15	45		0		2.31	47	0	0	47
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0		44	0		0	42		0		0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		17.70	11.03		77	19.34		11.51	80		20.96		10.22	85	22.45	9.84	88
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			0			0			0		0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.75		37	0		1.39	34		0		1.79	34	0	1.54	32

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			1.08				
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		-2.40			22.48			7.24			21.19				
Total selected assets.....		2.04			12.40			3.24			21.86				
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	4.88	8.35	5.24	4	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	305,100	178,400	162,112	149,000			71.02	248.37
Dividends	299,600	178,400	162,112	149,000			67.94	242.09
Interest	5,500	0	0	0				
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Income from nonbank subsidiaries	4,500	2,300	11,165	14,529			95.65	-64.48
Dividends	4,500	2,300	7,350	9,210			95.65	-42.77
Interest	0	0	3,815	5,319				-100.00
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Income from subsidiary holding companies	0	0	0	0				
Dividends	0	0	0	0				
Interest	0	0	0	0				
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Total income from subsidiaries	309,600	180,700	173,277	163,529			71.33	208.83
Securities gains (losses)	0	0	0	0				
Other operating income	0	34	5,264	104			-100.00	-100.00
Total operating income	309,600	180,734	178,541	163,633			71.30	205.51
Operating Expenses								
Personnel expenses	32	36	2	0			-11.11	
Interest expense	18,951	9,943	8,074	7,914			90.60	1036.83
Other expenses	23,950	26,761	26,505	20,384			-10.50	42.13
Provision for loan and lease losses	0	0	0	0				
Total operating expenses	42,933	36,740	34,581	28,298			16.86	131.84
Income (loss) before taxes	266,667	144,033	144,471	135,335			85.14	221.98
Applicable income taxes (credit)	-7,480	-7,334	-6,247	-2,737				
Extraordinary items				0				
Income before undistributed income of subsidiaries	274,147	151,367	150,718	138,072			81.11	211.85
Equity in undistributed income of subsidiaries	11,859	235,882	222,140	61,132			-94.97	-83.47
Bank subsidiaries	14,731	236,227	224,712	60,567			-93.76	-79.42
Nonbank subsidiaries	-2,872	-345	-2,572	565				
Subsidiary holding companies	0	0	0	0				
Net income (loss)	286,006	387,249	372,858	199,204			-26.14	79.15
Memoranda								
Bank net income	314,331	414,627	386,824	209,567			-24.19	97.49
Nonbank net income	1,628	1,955	4,778	9,775			-16.73	-79.70
Subsidiary holding companies' net income	0	0	0	0				

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
			% of Total Assets		1-Year	5-Year							
Assets													
Investment in bank subsidiaries		5,333,666	91.57	5,072,356	93.15	4,754,393	92.78	4,553,707			5.15	157.11	
Common and preferred stock		5,063,598	86.94	5,072,356	93.15	4,754,226	92.77	4,553,703			-0.17	144.22	
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		270,000	4.64	0	0	0	0	0					
Other receivables		68	0	0	0	167	0	4				-93.77	
Investment in nonbank subsidiaries		101,647	1.75	103,746	1.91	96,994	1.89	301,635			-2.02	-61.04	
Common and preferred stock		101,355	1.74	103,746	1.91	96,850	1.89	69,121			-2.30	96.77	
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	225,115				-100.00	
Other receivables		292	0.01	0	0	144	0	7,399				-45.93	
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		0	0	0	0	125	0	864				-100.00	
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		379,611	6.52	250,609	4.60	254,369	4.96	165,698			51.48	66.82	
Cash and due from unrelated depository institution		0	0	0	0	0	0	0					
Premises, furnishings, fixtures and equipment		8	0	11	0	21	0	0			-27.27		
Intangible assets		0	0	0	0	0	0	0					
Other assets		9,577	0.16	18,591	0.34	18,618	0.36	14,941			-48.49	-38.51	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		5,824,509	100.00	5,445,313	100.00	5,124,520	100.00	5,036,845			6.96	125.79	
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year		298,454	5.12	0	0	0	0	0					
Subordinated notes and debentures		256,867	4.41	257,168	4.72	167,254	3.26	169,170			-0.12	138.31	
Other liabilities		37,285	0.64	31,939	0.59	27,587	0.54	28,144			16.74	52.09	
Balance due to subsidiaries and related institutions		273,000	4.69	273,008	5.01	321,394	6.27	430,337			0.00	-22.25	
Total liabilities		865,606	14.86	562,115	10.32	516,235	10.07	627,651			53.99	79.05	
Equity Capital		4,958,903	85.14	4,883,198	89.68	4,608,285	89.93	4,409,194			1.55	136.57	
Perpetual preferred stock (income surplus)		106,882	1.84	106,882	1.96	106,882	2.09	106,882			0.00	0.00	
Common stock		3,282	0.06	3,274	0.06	3,263	0.06	3,253			0.24	85.84	
Common surplus		4,087,396	70.18	4,066,614	74.68	4,049,457	79.02	4,033,567			0.51	126.05	
Retained earnings		868,205	14.91	797,791	14.65	575,762	11.24	367,658			8.83	256.97	
Accumulated other comprehensive income		-38,569	-0.66	-64,580	-1.19	-105,604	-2.06	-83,052					
Other equity capital components		-68,293	-1.17	-26,783	-0.49	-21,475	-0.42	-19,114					
Total liabilities and equity capital		5,824,509	100.00	5,445,313	100.00	5,124,520	100.00	5,036,845			6.96	125.79	
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		73,713	1.27	73,713	1.35	119,385	2.33	119,385			0.00	24.35	
Notes payable to subsidiaries that issued TPS		71,500	1.23	71,500	1.31	115,500	2.25	115,500			0.00	24.35	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		27,574	0.47	26,790	0.49	25,803	0.50	32,267			2.93	-25.83	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	5.91	7.29	31	8.13	9.68	26	8.18	10.40	25	4.88	7.61	21			
Bank net income / Average equity investment in banks	6.18	7.45	32	8.41	10.51	26	8.35	11.19	20	5.04	8.74	16			
Nonbank net income / Average equity investment in nonbanks	1.57	9.75	32	1.96	7.89	31	6.14	7.10	54	15.58	4.73	86			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	109.90	88.16	80	107.07	82.22	76	103.75	82.56	56	105.20	80.64	66			
Nonbank net income / Parent net income	0.57	3.59	46	0.50	5.93	45	1.28	3.78	61	4.91	7.76	70			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	17.46	20.06	65	11.51	20.43	52	11.20	20.88	48	14.24	19.94	57			
Total debt / Equity capital	11.20	14.41	57	5.27	14.31	42	3.63	14.69	36	3.84	13.95	40			
Total debt + notes payable to subs that issued TPS / Equity capital	12.64	16.67	51	6.73	16.36	33	6.14	17.10	33	6.46	16.10	34			
Total debt + Loans guaranteed for affiliate / Equity capital	11.20	14.68	56	5.27	14.56	41	3.63	15.14	36	3.84	14.35	40			
Total debt / Equity capital – excess over fair value	11.20	14.52	57	5.27	14.51	42	3.63	14.81	36	3.84	14.10	40			
Long-term debt / Equity capital	11.20	13.56	57	5.27	13.04	42	3.63	13.37	36	3.84	12.69	41			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0.56	0.06	91	0.55	0.05	90	0.56	0.14	87	0.73	0.27	88			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	68.12	34.67	79	19.01	28.44	42	27.65	28.63	51	22.10	26.93	48			
Double Leverage															
Equity investment in subs / Equity capital	104.16	102.81	62	106	103.22	68	105.27	103.10	65	104.85	102.10	66			
Total investment in subs / Equity capital	109.61	110.16	71	106	111.07	54	105.28	112.48	48	110.12	111.30	66			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.72	0.47	64	0.76	0.36	71	0.65	0.35	70	1.07	0.52	72			
Equity investment in subs – equity cap / Net income-div (X)	1.70	1.82	63	1.32	1.22	60	1.17	1.22	61	4.40	2.64	77			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	152.53	136.59	67	93.13	177.68	20	92.71	162.34	16	92.97	141.81	22			
Cash from ops + noncash items + op expense / Op expense + dividend	158.71	147.24	66	93.67	190.27	12	86.97	174.91	11	96.01	148.20	22			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	160.88	134.08	73	98.66	116.34	27	144.10	103.19	84	100.79	92.33	54			
Pretax operating income + interest expense / Interest expense	1,507.14	2,016.32	63	1,548.59	1,968.54	58	1,889.34	2,898.75	70	1,810.07	1,909.25	77			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,394.31	1,539.23	66	1,172.63	1,632.83	50	1,229.39	1,369.37	59	1,320.33	1,547.94	67			
Dividends + interest from subsidiaries / Interest expense + dividends	168.35	150.43	66	103.16	210.80	18	100.26	188.90	18	103.13	172.51	25			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)	8.03	35.64	22	11.12	57.11	24	11.02	33.93	25	4.94	24.63	21			
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.87	3.85	70	3.99	2.64	66	4.44	2.61	68	2.81	3.24	53			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.79	2.66	74	0.84	5.62	69	0.86	5.50	68	1.43	5.68	69			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	60.17	81.10	39	109.15	57.84	86	109.31	57.26	91	109.12	68.72	86			
Dividends declared / Net income	57.68	42.29	73	42.67	33.08	70	44.19	27.33	84	75.63	31.29	91			
Net income – dividends / Average equity.....	2.50	4.14	28	4.66	6.46	23	4.57	7.33	16	1.19	5.03	11			
Percent of Dividends Paid															
Dividends from bank subsidiaries	181.62	132.17	67	107.98	178.13	30	98.40	157.73	27	98.90	130.71	35			
Dividends from nonbank subsidiaries	2.73	3.41	72	1.39	7.53	60	4.46	7.13	72	6.11	12.57	75			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	184.35	174.85	62	109.37	260.40	19	102.86	215.26	14	105.01	196.35	26			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	95.31	60.28	81	43.03	66.55	28	41.91	60.71	32	71.10	59	68			
Interest income from bank subsidiaries.....	1.75	0.36	88	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	97.06	62.88	79	43.03	69.36	25	41.91	63.43	30	71.10	62.82	59			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	276.41	56.39	94	117.65	82.95	77	153.83	51.40	90	94.22	102.35	65			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	79.85	18.56	85	54.41	8.11	91			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	276.41	79.84	90	117.65	150.41	62	233.68	99.33	85	148.63	165.35	71			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.77	69.76	60	98.71	67.32	72	90.80	65.18	51	91.06	59.17	61			
Interest income from bank subsidiaries.....	1.78	0.63	82	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	98.55	82.20	56	98.71	78.80	58	90.80	74.20	36	91.06	69.23	42			
Dividends from nonbank subsidiaries	1.45	1.95	68	1.27	2.65	63	4.12	2.57	76	5.63	2.65	81			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	2.14	2.32	82	3.25	2.79	82			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	1.45	4.70	57	1.27	7.29	53	6.25	7.64	73	8.88	9.99	71			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt	13.27	27.08	48	28.66	28.33	62	71.38	26.53	82	70.57	39.18	80			